

REMARKS

Claims 1-75 are pending in the application. Claims 1-20, 32-60, 62-66, and 68-75 stand rejected under 35 U.S.C. 102(e); and claims 21-31, 61 and 67 stand rejected under 35 U.S.C. 103(a).

Claim Amendments

The foregoing amendment clarifies the expression of the invention. Support for the amendment is found throughout the specification and in the claims as detailed below. Accordingly, no new matter has been added. Independent claims 1, 56, and 69 are amended to focus, for example, on the method and system for automated settlement of a financial transaction in which the identification of a currency-dispensing entity, a caller, and the caller's home bank are received and a caller language identified in connection with a financial transaction, such as an emergency cash transaction, via an interactive voice response system. (Spec. p. 11, line 1-p. 12, line 22) Thereafter, the interactive voice response system prompts the caller in the identified language, bridges the caller to the caller's home bank and enables the caller's home bank to receive the caller's request for the financial transaction, identify a settlement account for the caller, and calculate an approved amount based on checking the caller's settlement account balance via the interactive voice response system and a shared central network. (Spec. p. 12, line 23-p. 15, line 24)

The approved amount is communicated to the currency-dispensing entity via the interactive voice response in a language and currency associated with the currency-dispensing entity, and settlement is automatically initiated that includes, for example, communicating an approval by the currency-dispensing entity back to the caller's home bank via the interactive voice response system (Spec. p. 15, line 24-p. 17, line 22), and an on-line debit of the caller's settlement account and corresponding credit of a currency-dispensing entity account via the interactive voice response system and the central network. (Spec. p. 17, line 23-p. 22, line 25).

In addition, independent claims 40, 62, 72, and 74 and dependent claims 6, 9, 14, 14, 36, 39, 41-55, 63-68, 71, 73, and 75, the limitations of which are included in other claims, are cancelled, and the amendment of dependent claims 3, 7, 8, 10, 11, 16, 21, 26, 35, 37, 57-61, and 70 correspond generally with the amendment of independent claims 1, 56, and 69.

Claim Objection-35 U.S.C. 112

The foregoing amendment of claims 21, 45, 61, 67, and 69 substitutes “interactive voice system” for IVR, as defined throughout the specification, e.g., at Spec. p. 1, line 10 and p. 2, line 14.

Claim Rejections-35 U.S.C. 102(e)

Claims 1-20, 32-60, 62-66, 68-75 stand rejected under 35 USC 102(e) as anticipated by Jennings et al (U.S. 5,794,218). The rejection is respectfully traversed and reconsideration is requested. The reference asserted does not read on the claimed invention. By way of background, in prior art systems, such as Jennings et al., once the transaction is authorized and the requested currency dispensed, the transaction must be settled manually by forwarding a debit to the appropriate issuer and transferring funds from the issuer to the local acquirer. Manual forwarding and settling creates a delay in which currency exchange rate fluctuations can significantly impact the transaction. Further, manual forwarding and settling can give rise to administrative errors, such as data-entry errors and requires the use of trained employees, including employees with foreign-language skills.

In order to overcome these disadvantages, according to the automated settlement system for an embodiment of applicant’s claimed invention, after the approved amount is communicated to the currency-dispensing entity and an approval by the currency-dispensing entity is sent back to the home bank, the settlement is concluded in real time without delay, for example, by an on-line debit of the caller’s settlement account and corresponding credit of a currency-dispensing entity account via the interactive voice response system and the central network. The above-noted

aspects are not disclosed or suggested by the reference asserted against the claims of record. Specifically, the asserted reference fails to provide key features of the invention, and the claimed invention is patentably distinct from the cited reference.

Jennings et al discloses an IVR system for allowing telephone-based interactive performance of financial transactions that prompts the user in various languages until the user's language and home country are identified and connects the user with a representative who speaks the user's language and can authorize the transaction by accessing the user's records. (Col. 6, line 34-col. 7, line 56). Jennings et al discloses using exchange rates to calculate the transaction conversion and the amount to debit from the customer's account in U.S. dollars (Col. 15, lines 18-40). While Jennings et al discloses calculating an amount to debit, Jennings et al. does not teach debiting an account, nor does Jennings et al. teach settling the transaction, for example, by on-line debiting of the caller's settlement account and corresponding credit of a currency-dispensing entity account via the interactive voice response system and the central network. The Jennings et al patent does not teach the method and system for automated settlement contemplated by applicant's claimed invention.

Claim Rejections – 35 U.S.C. 103(a)

Claims 21-31, 61 and 67 stand rejected under 35 U.S.C. 103(a) over Jennings et al. and in view of the article "Electronic Evolution." The rejection is respectfully traversed and reconsideration is requested. The references asserted do not teach or suggest the claimed invention. Specifically, the asserted references fail to provide key features of the invention, and the claimed invention is patentably distinct from the cited references. The article "Electronic Evolution mentions use of IVR systems for providing telephone banking services such as balance inquiries, bill payments and transfers between accounts. Jennings et al. in view of the article "Electronic Evolution" does not teach settling the transaction, for example, by on-line debiting of the caller's settlement account and corresponding credit of a currency-dispensing entity account via the interactive voice response system and the central network. The claimed combinations are not taught or suggested by Jennings et al. or the article "Electronic Evolution" either separately or in combination with one another.

Version With Markings to Show Changes Made

Amendments in the Claims:

In accordance with 37 CFR 1.121(c), the following versions of the claims as rewritten by the foregoing amendment show all the changes made relative to the previous versions of the claims.

1. (Amended) A method for automated settlement of a financial transaction, comprising:
 - receiving an identification of a currency-dispensing entity via an interactive voice response system in connection with a financial transaction comprising an emergency cash transaction for a caller;
 - receiving an identification of a caller language via the interactive voice response system and thereafter prompting the caller in the identified language;
 - receiving an identification of [a] the caller and the caller's home bank via the interactive voice response system;
 - bridging the caller to [a] the caller's home bank by the interactive voice response system;
 - receiving a request from the caller for [a] the financial transaction by the caller's home bank via the interactive voice response system consisting at least in part of dispensing of a currency by the currency-dispensing entity to the caller;
 - communicating with the caller by the caller's home bank in the caller's language via the interactive voice response system at least in part to identify a settlement account for the caller;
 - calculating an amount of the currency approved for dispensing to the caller by the caller's home bank based at least in part on a check of the caller's settlement account balance via the interactive voice response system and a shared central network;
 - communicating to the currency-dispensing entity via the interactive voice response system the amount of currency approved for dispensing to the caller in a language and currency associated with the currency-dispensing entity; and

automatically initiating a settlement of the financial transaction
consisting at least in part of communicating an approval by the currency-dispensing entity of the financial transaction to the caller's home bank via the interactive voice response system and on-line debiting of the caller's settlement account and corresponding credit of a currency-dispensing entity account via the interactive voice response system and the central network.

3. (Amended) The method of claim 2, wherein receiving the identification of the caller language telephonically comprises receiving the identification as a [DTMF] dual tone multi-frequency signal.

Cancel claim 6, without prejudice.

7. (Amended) The method of claim [6] 5, further comprising automatically accessing at least one foreign-exchange rate.

8. (Amended) The method of claim 7, wherein automatically initiating the settlement of the transaction further comprises communicating with [an] the caller's settlement account.

Cancel claim 9, without prejudice.

10. (Amended) The method of claim [9] 8, further comprising logging the financial transaction.

11. (Amended) The method of claim 10, wherein logging the transaction further comprises logging an identification of [the] an issuer and the identification of the currency-dispensing entity in a database.

Cancel claims 14 and 15, without prejudice.

16. (Amended) The method of claim [15] 1, wherein automatically initiating the on-line debit of the account of the caller comprises automatic communication with [an] the settlement account of the caller.

21. (Amended) The method of claim [15] 1, wherein automatically initiating an on-line debit of an account of the caller further comprises communicating debiting information from [an IVR] the interactive voice response system to [a] the central network.

26. (Amended) The method of claim 25, further comprising communicating to the home bank that the home bank should not debit an account of the [customer] caller.

35. (Amended) The method of claim 34, wherein automatically initiating a settlement of the financial transaction further comprises communicating with [an] the settlement account.

Cancel claim 36, without prejudice.

37. (Amended) The method of claim [36] 34 further comprising generating a settlement report.

Cancel claims 39-55, without prejudice.

56. (Amended) A system for automated settlement of a financial transaction, comprising:

[means] an interactive voice response system preprogrammed for receiving an identification of a currency-dispensing entity in connection with a financial transaction comprising an emergency cash transaction for a caller, [;

means for] receiving an identification of a caller language and thereafter prompting the caller in the identified language, [;

means for] and receiving an identification of a caller and the caller's home bank;

[means] wherein the interactive voice response system is also preprogrammed for bridging the caller to [a] the caller's home bank, [;

[means for] receiving a request for the caller for [a] the financial transaction consisting at least in part of [means for] dispensing of a currency by the currency-dispensing entity to the caller, [;

means for] and communicating with the caller in the caller's language at least in part to identify a settlement account for the caller;

[means] a home bank system for calculating an amount of the currency approved for dispensing to the caller based at least in part on a check of the caller's settlement account balance via the interactive voice response system and a shared central network; and

[means] wherein the interactive voice response system is further preprogrammed for communicating to the currency-dispensing entity the amount of currency approved for dispensing to the caller in a language and currency associated with the currency-dispensing entity[;] and

[means for] automatically initiating a settlement of the financial transaction consisting at least in part of communicating an approval by the currency-dispensing entity of the financial transaction to the caller's home bank and on-line debiting of the caller's settlement account and corresponding credit of a currency-dispensing entity account via a central network.

57. (Amended) The system of claim 56, [wherein the means for receiving the identification of the caller language comprises means] further comprising a telephonic device for receiving the identification [telephonically] of the caller language.

58. (Amended) The system of claim 57, wherein the [means for communicating with the caller in the caller's language] telephonic device further comprises [means for communicating with the caller with] an automatic voice.

59. (Amended) The system of claim 56, further comprising means for automatically initiating [an] the on-line debit of [an] the account of the caller.

60. (Amended) The method of claim 59, wherein the means for automatically initiating the on-line debit of the caller's account further comprises means for forwarding a debit message to [the] an issuer.

61. (Amended) The system of claim 60, wherein the means for automatically initiating [an] the on-line debit of [an] the account of the caller further comprises means for communicating debiting information from [an IVR] the interactive voice response system to the central network.

Cancel claims 62-68, without prejudice.

69. (Amended) A system for automated settlement of a financial transaction, comprising:

an [IVR] interactive voice response system comprising scripts in at least two languages and preprogrammed for receiving an identification of a currency-

dispensing entity in connection with a financial transaction comprising an emergency cash request for a caller, receiving an identification of a caller language and thereafter prompting the caller in the identified language, receiving an identification of a caller and the caller's home bank, and bridging the caller to the caller's home bank;

[means] wherein the interactive voice response system is also preprogrammed for automatically initiating a settlement of the financial transaction consisting at least in part of communicating an approval by the currency-dispensing entity of the financial transaction to the caller's home bank and for on-line debiting of the caller's settlement account and corresponding credit of a currency-dispensing entity account via[;]

a central network in communication with the [IVR] interactive voice response system;

an issuer maintaining the caller's settlement account in communication with the home bank via the central network;

a foreign acquirer in communication with the [IVR] home bank via the interactive voice response system;

[a home bank in communication with the IVR system;]

[an account in communication with the central network;] and

a database in communication with the caller's home bank, the issuer, and the foreign acquirer via the central network and storing data related to financial transactions occurring over a pre-defined [timer] time period, wherein the central network is preprogrammed to automatically [initiates] initiate settlement of [at least one] the emergency cash transaction.

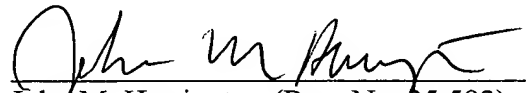
70. (Amended) The system of claim 69, wherein the database further comprises issuer data and acquirer data for [at least one] the emergency cash transaction.

Cancel claims 71-75, without prejudice.

Conclusion

In view of the foregoing amendment and these remarks, each of the claims remaining in the application is in condition for immediate allowance. Accordingly, the Examiner is requested to reconsider and withdraw the rejection and to pass the application to issue. The Examiner is respectfully invited to telephone the undersigned at (336) 607-7318 to discuss any questions relating to the application.

Respectfully submitted,



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